

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In re: :  
Joel Brown : Chapter 13  
Debtor : Case No: 17-16337

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MOTION TO IMPOSE THE AUTOMATIC STAY

Debtor, by his attorney, Michael P. Kutzer, Esquire, by way of Motion, respectfully represents that:

1. Debtor filed the above captioned Chapter 13 Petition on 9/15/2017, Case No. 17-16337.
2. The Debtor filed two Chapter 13 cases which had been pending during the previous calendar year, Case No. 17-14025 was filed on June 8, 2017 and dismissed by this Court on August 10, 2017 for failure to have taken an approved credit counseling course prior to filing the case. The Debtor filed the case pro se and mistakenly took a financial management course prior to filing the case. The second case, Case No. 16-17154 filed on October 16, 2016; the case was dismissed on January 19, 2017 for failure to make Trustee payments.
3. The Debtor is able to complete the chapter 13 plan in this case.
4. The instant case was filed in good faith with the intent to reorganize and therefore the stay should be imposed.
5. At the time Case 17- was filed the Debtor was not barred by statute or Court Order from filing a Chapter 13 case.
5. The new filing is based on the following changed circumstances:
  - A. The Debtor had been self employed in the previous bankruptcies. The Debtor is now employed full time as a plumber. Now the income stream is greater than it was when he was self employed and there will be no interruptions in his income, as there had been when he was self employed. The Debtor has a new job. The Debtor's income is sufficient to pay the normal recurring expenses as well as the Trustee payment.

Wherefore, the Debtor prays this honorable Court Impose the Automatic Stay.

Respectfully submitted,

/s/ Michael P. Kutzer  
Michael P. Kutzer, Esquire  
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Philadelphia, PA 19102  
Attorney for the Debtor